

B 10S2 (Supplement 2) (12/11)

UNITED STATES BANKRUPTCY COURT
Middle District of North Carolina

In re Norwell D. Wilson, Sr.
 DebtorCase No. 16-80449
 Chapter 13**Notice of Postpetition Mortgage Fees, Expenses, and Charges**

If you hold a claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any postpetition fees, expenses, and charges that you assert are recoverable against the debtor or against the debtor's principal residence. File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National AssociationCourt claim no. (if known): 10

Last four digits of any number you use to identify the debtor's account: 9 8 4 1

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

- No
 Yes. Date of the last notice: _____
 mm/dd/yyyy

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case or ruled on by the bankruptcy court.

Description	Dates incurred	Amount
1. Late charges		(1) \$ _____
2. Non-sufficient funds (NSF) fees		(2) \$ _____
3. Attorney fees		(3) \$ _____
4. Filing fees and court costs		(4) \$ _____
5. Bankruptcy/Proof of claim fees		(5) \$ _____
6. Appraisal/Broker's price opinion fees		(6) \$ _____
7. Property inspection fees		(7) \$ _____
8. Tax advances (non-escrow)	<u>10/09/2019</u>	(8) \$ <u>957.13</u>
9. Insurance advances (non-escrow)		(9) \$ _____
10. Property preservation expenses. Specify:		(10) \$ _____
11. Other. Specify:		(11) \$ _____
12. Other. Specify:		(12) \$ _____
13. Other. Specify:		(13) \$ _____
14. Other. Specify:		(14) \$ _____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

- I am the creditor.
 I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.


Signature

Date 03/31/2020
mm/dd/yyyy

Print: Raymond Valderrama
First Name Middle Name Last Name Title Asst Vice President

Company BSI Financial Services

Address 7505 Irvine Center Drive, Suite 200
Number 7505 Street Irvine Center Drive
Irvine CA 92618
City State ZIP Code

Contact phone 949-679-6856

Email vescobar@bsifinancial.com

Property Address: RT 4 BOX 379, WARRENTON NC 27589

DONALD D. PERGERSON
RE: NORWELL D WILSON
P. O. BOX 2289
HENDERSON NC 27536

Principal:	\$213.99
Interest:	\$1.58
Escrow (Taxes and/or Insurance):	\$135.92
Regular Monthly Payment:	\$351.49
Total Fees and Other Charges:	\$0.00
Past Unpaid Post-Petition Amounts	\$256.87
Total Amount Owed Post-Petition	\$94.52

Account Information

* Outstanding Principal: \$4,253.52 Interest Rate (Until Maturity): 8.87500% Prepayment Penalty: NO
Escrow Balance: \$-1,429.22
* The outstanding principal balance does not represent the payoff of your loan. Please see reverse for more information.

* The outstanding principal balance does not represent the payoff of your loan. Please see reverse for more information.

Fees and costs are being included in your transaction history and "Total Amount Owed Post-Petition" due to the fact that they have been incurred post-petition, however they are not due and owing until BSI files a Post Petition Fee Notice, so you may withhold payment of these fees until such time as you receive a Post Petition Fee Notice from BSI.

Date	Description	Transaction Amount	Principal	Interest	Escrow	Late Charges & Fees	Unapplied Amount
09/30/19	Payment	\$603.10	\$429.35	\$37.83	\$135.92	\$0.00	\$0.00
09/30/19	Payment	\$65.35	\$0.00	\$0.00	\$0.00	\$0.00	\$65.35
09/30/19	Reversal	\$-668.45	\$0.00	\$0.00	\$0.00	\$0.00	\$-668.45
10/08/19	Payment	\$603.10	\$432.52	\$34.66	\$135.92	\$0.00	\$0.00
10/08/19	Payment	\$65.35	\$0.00	\$0.00	\$0.00	\$0.00	\$65.35
10/09/19	Tax Disbursement	\$-957.13	\$0.00	\$0.00	\$-957.13	\$0.00	\$0.00

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$861.87	\$2,961.80
Interest	\$72.49	\$308.46
Escrow (Taxes and/or Insurance)	\$271.84	\$1,899.23
Late Charges	\$0.00	\$0.00
Fees	\$0.00	\$565.15
Partial Payments (Unapplied)*	-\$537.75	\$81.00
Total	\$668.45	\$5,815.79*

Pre-Petition Arrearage Payments		
Received from Trustee Last Month	Total Received During Bankruptcy	Current Balance of Pre-Petition Arrearage
\$0.00	\$0.00	\$9,690.11

This box shows amounts that were past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The Trustee is sending us the payments shown here. These are separate from your regular monthly mortgage payment. These payments are reflected in your transaction activity.

* Partial Payments: Any partial payments that you make may not be applied to your mortgage, but are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

**** These amounts may not reflect payments made to a prior servicer if your loan servicing was transferred this year.**

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy. This statement is being sent to you for informational and compliance purposes only. By law, we must send it to you. You can choose to stop receiving statements by writing to us at our address below. If your bankruptcy plan requires you to send your mortgage payments to the Trustee, you should pay the Trustee directly. If you are making post-petition payments directly to the Trustee, this statement may not accurately reflect the amount to be paid to the Trustee, and the transaction history only reflects payments received from the Trustee. Please contact the Trustee or your attorney if you have questions.

Important Messages

Keep upper portion for your records. See reverse for important information.

Please return this portion with your payment



314 S Franklin St. / Second Floor
PO Box 517
Titusville, PA 16354
Customer Care: 800-327-7861
<https://myloanweb.com/BSI>

Account Number: [REDACTED] 9841
Property Address: RT 4 BOX 379
DONALD D. PERGERSON
RE: NORWELL D WILSON
P. O. BOX 2289
HENDERSON NC 27526

If your bankruptcy plan requires you to send your regular monthly mortgage payments to the Trustee, do not send your payment to us. Instead, you should send your payment to the Trustee.

Payment Amount	
Post-Petition Payment Date:	12/01/19
Post-Petition Payment Amount:	\$351.49
*All amounts due must be paid in full before additional principal reduction can be made.	
Additional Principal:	\$ _____
Additional Escrow:	\$ _____
Total Amount Enclosed	\$ _____

Please write your loan number on your check and make payable to
BSI FINANCIAL SERVICES

**BSI Financial Services
PO BOX 679002
Dallas TX 75267-9002**

UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION

IN RE:

NORWELL D. WILSON, SR.

Debtor

CASE NO. 16-80449

Chapter 13

CERTIFICATE OF SERVICE

The undersigned certifies that this day a copy of the Notice of Postpetition Mortgage Fees, Expenses and Charges filed on April 1, 2020, was served upon the person listed below by mailing a copy of the same, properly addressed and postage prepaid via the United States Postal Service.

Norwell D. Wilson, Sr.
191 Stage Coach Road
Warrenton, NC 27589

Debtor

Donald D. Pergerson
PO Box 2289
Henderson, NC 27536

Attorney for Debtor

Richard M. Hutson, II
3518 Westgate Drive, Suite 400
Durham, NC 27707

Trustee

DATED: April 1, 2020.

/s/ John W. Fletcher III
Henderson, Nystrom, Fletcher & Tydings, PLLC
831 East Morehead Street, Suite 255
Charlotte, NC 28202
(704) 334-3400, ext 203
jfletcher@hnftlaw.com
jgilleland@hnftlaw.com